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Application Serial No. 10/699,552	Attorney Docket No. WELL0036
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1. Response (24 pages)

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Serial No. 10/699,552

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Orcutt

Docket No.: WELL0036

Serial No.: 10/699,552

Art Unit: 3621

5. Filed: October 30, 2003

Examiner: Elisca, Pierre E.

Title: Express Check Conversion

August 9, 2006

10 Commissioner for Patents

Mail Stop - Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

. 15 RESPONSE

Sir:

This is a Response to the non-final Office Action, dated 09 May 2006, for the aboveidentified patent application.

Remarks begin on page 2 of this paper.

Amendment to the Claims begins on page 8 of this paper.

The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.